

**Information to identify the case:**

Debtor 1	<b>Maureen A. Devine</b>	Social Security number or ITIN	xxx-xx-5433
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-16939-RG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maureen A. Devine

9/21/21

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Maureen A. Devine  
Debtor

Case No. 17-16939-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 21, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db	+ Maureen A. Devine, PO Box 911, Andover, NJ 07821-0911
r	+ Harford Real Estate, 55 Trinity Street, Newton, NJ 07860-1879
cr	+ U.S. Bank Trust, N.A., as Trustee for LSF9 Master, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
516750363	+ American Web Loan, 2128 N. 14th Street, Suite 1, #130, Ponca City, OK 74601-1831
516750364	+ Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
517464675	++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 address filed with court:, JPMorgan Chase, 201 N. Central Ave. Ms, Az1-1191, Phoenix, AZ 85004
516750374	+ Steven Dunne, 1007 Staghorn Lane, Stroudsburg, PA 18360-8584
516750375	+ US Bank Trust, c/o Stern & Eisenberg PC, 1040 N. Kings Hwy., Suite 407, Cherry Hill, NJ 08034-1925

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2021 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 21 2021 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516750365	+ EDI: CAPITALONE.COM	Sep 22 2021 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516933923	EDI: BL-BECKET.COM	Sep 22 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516750366	+ EDI: CHASEAUTO	Sep 22 2021 00:28:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
516750367	+ EDI: WFNNB.COM	Sep 22 2021 00:28:00	Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
516750368	+ EDI: WFNNB.COM	Sep 22 2021 00:28:00	Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125
516750369	+ EDI: WFNNB.COM	Sep 22 2021 00:28:00	Comenity Bank/Romans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
516750370	+ EDI: WFNNB.COM	Sep 22 2021 00:28:00	Comenitycapital/overst, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516750371	+ Email/PDF: creditonebknofications@resurgent.com	Sep 21 2021 20:37:38	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516929263	EDI: JPMORGANCHASE	Sep 22 2021 00:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516911122	EDI: CHASEAUTO		

District/off: 0312-2

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		Sep 22 2021 00:28:00	JPMorgan Chase Bank, N.A., PO Box 29505, AZ1-1191, Phoenix, AZ 85038-9505
516750372	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 21 2021 20:27:00	Kohls/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
516896216	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2021 20:37:38	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516994961	EDI: PRA.COM	Sep 22 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516953407	EDI: Q3G.COM	Sep 22 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516750373	+ Email/Text: bankruptcy@senexco.com	Sep 21 2021 20:27:00	Senex Services Corp, 3333 Founders Rd, 2nd Floor, Indianapolis, IN 46268-4932
516865827	+ EDI: AIS.COM	Sep 22 2021 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517002635		U.S. Bank Trust N.A., as Trustee for LSF9 Master P
517079335		U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeffrey W. Herrmann	on behalf of Debtor Maureen A. Devine jwh@njlawfirm.com ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com

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Mercedes Diego

on behalf of Debtor Maureen A. Devine md@njlawfirm.com jwh@njlawfirm.com

Steven P. Kelly

on behalf of Creditor U.S. Bank Trust N.A., as Trustee for LSF9 Master Participation Trust skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7